

Discount Dynamo



Real Deals vs. Real Duds

1. Your credit card statement arrives in the mail. When you read it, you find you've been billed for merchandise you never received. What do you do?
 - A) Wait for your next month's statement to see if the charge is still there.
 - B) Contact the credit card issuer at the address or phone number for "billing inquiries."
 - C) Call the credit card issuer and tell them you won't pay any part of your bill until the charge you're disputing is taken off.
 - D) Cut up your credit card; something is wrong.

2. You've found that hard-to-find collectible on an Internet auction site! You've established your top price and will stick to it. What's your next step?
 - A) Identify the seller and check their feedback rating.
 - B) Do your homework. Be sure you understand what you're bidding on, its relative value and all terms and conditions of the sale. This includes the seller's return policy and who pays for shipping.
 - C) Evaluate your payment options.
 - D) All of the above.

3. You see an ad in the classifieds for information about jobs with the U.S. Postal Service. For a small fee, an organization promises to help you get the job. What should you do?
 - A) Call the number in the ad for more information about unadvertised postal jobs.
 - B) Buy the advertised "valuable" booklet containing job listings, practice test questions, and tips.
 - C) Check with your local Postal Service Center to determine if hiring is taking place and if an exam is required for eligibility.
 - D) Pay the fee and wait for the offers to come in.

4. You decide to lose weight. You see an ad for a product that claims you can "lose 8 to 10 pounds per week...With no dieting, no strenuous exercise," for only \$59.99. You decide to:
 - A) Think twice about the ad, knowing that exercising and sensible eating are the real keys to weight loss.
 - B) Pay the money. Losing weight without diet or exercise sounds like a great new advance.
 - C) Call your doctor to ask about the product before you order it.
 - D) A and C.

5. You see an ad in the newspaper stating, "Auction Today! Seized Cars from \$500, No Money Down, Call the toll-free number for more information." What should you do?
 - A) If you attend the auction, expect to pay what the vehicle is worth.
 - B) Make sure your license is up to date. You're coming home with new wheels.
 - C) A and B.

Answers

1. **B.** Write to the credit card issuer at the address for “billing inquiries,” not the address for sending your payments. The letter needs to reach the credit card issuer within 60 days after the first bill with the error was mailed to you. Keep a copy of your letter for your records.
2. **D.** Follow ALL these tips to make Internet auction transactions as smooth and successful as possible. Make sure to know the facts before you buy.
3. **C.** The U.S. Postal Service never charges application fees or guarantees that an applicant will be hired. Information about federal or postal jobs is available online at www.usajobs.gov.
4. **D.** Maintaining healthy weight depends on lifestyle choices and often, changes. Be skeptical of products that promote weight loss without any change in diet or exercise patterns.
5. **A.** If you decide to attend the auction, be prepared to face competitive bidding. Cars generally sell for their fair market value.

Your Scam-o-meter:

Correct answers:

- 0-1 We're glad you played our game. Check out the information for consumers on www.consumer.gov/ncpw. Then, you're invited to come back and play again.
- 2-4 Not bad, but you missed a scam or two. You might want to review some of the FAQs, and get more information for consumers on www.consumer.gov/ncpw.
- 5 ***Congratulations!*** You used your head, and you made Tiny very happy.

